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1. Introduction

Unemployed couples and those in which the male partner is frequently out of work and claiming benefits, are known to have higher rates of separation and divorce than couples in which one or both partners are in regular, paid employment (Blekesaune, M. 2008; Doiron and Mendolia.2011). However, how and why unemployment and benefit receipt increase the risk of partnership dissolution is not fully understood and remains the subject of much debate. In the UK, some politicians and policy analysts have highlighted the influence of ‘couple penalties,’ financial differentials in entitlement for means-tested benefits and tax credits between lone and couple-parent families. These are claimed to encourage low-income couples, or families experiencing financial difficulty, to break up or to fraudulently ‘pretend to separate’ in order to qualify for higher benefit levels than they would otherwise be entitled to if they remained as an intact couple (Morgan, 2007; SJPG, 2007a; Centre for Social Justice, 2011). In fact, relatively little is known about the reasons for partnership dissolution among couples eligible for means-tested benefits, or the influence of the UK welfare system on family structure more generally, and the topic is both under-theorised and under-researched (Stafford and Roberts 2009).

The wider qualitative study from which this paper is drawn sought to fill this gap. Using in-depth, face-to-face, retrospective interviews with a sample of 51 low-income mothers, the research explored how family formation, partnership dissolution and repartnering decisions were made in the context of benefit receipt and at different stages of the life course. A previous article explored the way in which the rules governing eligibility for means-tested benefits could potentially influence the decision to partner or repartner (Griffiths 2017). Focusing on a subset of 26 mothers who had been married or cohabiting prior to becoming lone parents, this paper investigates whether eligibility for or entitlement to benefits or tax credits may have influenced the decision to separate or divorce.

The paper begins with a brief exploration of the theoretical and policy context underpinning recent political discourse linking couples penalties with ‘family breakdown’ and partnership dissolution, before going on to review existing research and evidence. The next section outlines the research methods for the wider study from

which findings here are drawn, together with details of the sampling frame used for the current article. Empirical findings are then presented, followed by conclusions. Policy implications are discussed in the context of Universal Credit (UC).

2. The influence of the welfare system on ‘family breakdown’, separation and divorce

Theories which claim the availability and generosity of means-tested benefits are implicated in changing patterns of family structure are strongly informed by the seminal work of U.S. economist Gary Becker. Becker hypothesised that the choice between being married, cohabiting or living alone are influenced by the relative economic opportunities available within and outwith a union, taking into account the earnings of the woman, those of her (prospective) partner, together with any cash benefits to which she may be entitled as a single, married, or cohabiting woman (Becker, 1974). Where means-tested financial help is conditional upon income levels, marital or partnership status or household composition, in so far as marrying, cohabiting, having a child or being a lone parent affects eligibility or entitlement, demographic behaviour can be conceived as being subject to the influence of welfare policies and systems (Halla et al., 2011).

According to this perspective, the greater incidence of partnership dissolution and ‘family breakdown’ among groups eligible for means-tested benefits is explained with reference to the reduced economic cost of lone motherhood, separation and divorce. Financial support for lone parents, it is argued, has allowed men to abandon their wives, partners and children in the knowledge that the state will step in to support them (Murray and Phillips, 2001). Improved female earnings as a result of entitlement to in-work benefits are also hypothesised to have reduced the financial imperative for low-income women to remain in unhappy marital or cohabiting unions (Blau et al., 2002).

Drawing on these theories, during the 1990’s, controversial U.S. social commentator, Charles Murray, forewarned the emergence of a welfare dependent ‘underclass’, arguing that the UK social security system had created a series of perverse incentives which encouraged unmarried motherhood and ‘family breakdown’ (Murray, 1990;

Murray, 1994). To Murray and his proponents, means-tested benefits that could be claimed by unmarried, separated and divorced mothers were said to be displacing the married, two-parent family as an institution within which to raise and socialise children (Murray and Phillips, 2001). In advocating marriage as the policy solution to poverty, Murray's thesis was summarily dismissed as thinly veiled ideology (Robinson and Gregson, 1992; Lister (ed), 1996) and, thereafter, scholarly engagement in the behavioural effects of UK welfare on family structure faded.

In the period leading up to the 2010 election, the causes and consequences of poverty and the role of the welfare state were vigorously debated. Within the Conservative Party, a number of policy documents produced by members and associates of the Centre for Social Justice, founded by Iain Duncan Smith, MP, (SJPG 2006; Centre for Social Justice, 2009; SJPG, 2007a; SJPG 2007b) proved to be highly influential in setting the tone and future direction of the party's family and welfare policy (McKay and Rowlingson, 2011). Comprising an eclectic mix of academic research, anecdotal evidence derived from 'public hearings' and opinion survey data, from these various documents emerged the proposal for Universal Credit. Also featuring prominently as a key driver of poverty and 'family breakdown' was the existence of a so-called 'couple penalty' in the welfare system (SJPG, 2007a; Centre for Social Justice 2010b). According to this analysis, the growth of 'dysfunctional,' 'dissolved,' and 'dadless' families was said to been driven by the very system of benefits and tax credits put in place to combat lone parents' higher rates of poverty (SJPG, 2006: 89). As part of a wide-ranging strategy to recalibrate the welfare state, the Coalition government's policy solution to poverty was to change the structure the benefit system to reduce 'welfare dependency' and introduce measures to promote family stability (Department for Work and Pensions and Department for Education, 2012).

Challenging stigmatised representations of lone parents and benefit claimants as 'welfare dependent,' a countervailing strand of qualitative research has sought to bring the lived experience of poor people more to the fore (Macdonald and Shildrick, 2014; Patrick 2016). However, the more contentious issue of whether the UK welfare system affects partnering behaviour has received comparatively little academic attention. Unlike during

the 1990's, recent discussion and analysis has therefore mostly taken place in right leaning policy think-tanks and in the tabloid press and broadcast media (Chapman, 2011; Centre for Social Justice, 2013). While the paucity of empirical research may reflect a reluctance to confront questions about claimants' agency in ways that might be construed as legitimising welfare dependency theories, limited evidence may paradoxically have contributed to the popular consensus these stigmatised discourses currently enjoy. Poorly-evidenced views not only serve to perpetuate victim-blaming accounts of poverty but also undermine effective policy-making. By addressing the issue of partnering behaviour in the context of benefit receipt, the research study from which findings presented here are drawn, aimed to help fill the evidence gap, thereby contributing to better- informed policy.

3. Couples penalties in UK means-tested benefits and tax credits

The term 'couple penalty' is generally understood to mean the change in benefit and tax credit entitlement – typically a reduction - that can occur when two single people marry or begin to cohabit (Adam and Brewer, 2010). However, a couple penalty could equally be called a lone parent 'bonus' (Johnson, 2005). A lone parent bonus can arise when a married or cohabiting couple separate or divorce and cease living together in the same household. Couple penalties mainly affect low-income families with dependent children who are eligible for means-tested welfare benefits and tax credits. They arise for several reasons. Firstly, on the basis that couples who live together benefit from the economies of scale of sharing the same household, maximum entitlement for couples is less than double the amount payable to single people. Secondly, some means-tested benefits take no financial account of the second adult in a household. For example, couple and lone-parent families with the same number of children receive the same amount of tax credits and the same Universal Credit Work Allowance¹.

A third dimension of UK social security that can financially disadvantage couples is the unitary, family-based system of means-testing. Based on the assumption that married and cohabiting couples pool their income for mutual benefit, partners who live together cannot claim means-tested benefits or tax credits as individuals but

¹ The UC Work Allowance is the amount claimants with dependent children (and some claimants with limited capacity for work) are allowed to earn before their entitlement to the benefit begins to reduce.

must rather claim jointly². Eligibility and entitlement is then assessed against the aggregated needs and joint income of the couple, rather than against each partner's needs and income. This contrasts with the UK tax system which largely ignores partnership status³. All other things being equal, the combined income of a household comprising two adults with dependent children would therefore normally be less than the sum of their individual incomes if they lived in separate households (Adam and Brewer, 2010). An unintended consequence of these aspects of UK social security is that it can be financially advantageous to claim benefits and tax credits as a lone parent rather than as a couple.

By appearing to financially disadvantage couples who openly live together, some Conservative politicians and right-leaning policy think tanks have claimed that 'couple penalties' in the benefit system undermine marriage and committed coupledness (Draper 2007; SJPG 2007a). Tax credits, in particular, introduced under New Labour, are perceived to treat lone parents more favourably than 'traditional' couples because no allowance is made for the presence of the second adult in a household (SJPG, 2007b). A more stigmatising discourse claims that couple penalties encourage benefit fraud among couples who, in seeking to maximise their benefit entitlement, 'pretend to separate' or fail to officially disclose the presence of a partner (Chapman 2011).

As many have pointed out, use of the term 'couple penalty' here is "often quite confused" (Lister and Bennett, 2010: 98). The word 'penalty' is itself unhelpful since its pejorative meaning implies that differential entitlement to benefits between lone parents and two-parent families is somehow unfair or unjustified (Adam and Brewer, 2010). In fact, differential entitlement is a long-established feature of UK social security. That lone and couple parents are entitled to the same earnings disregard and top-up, has been a feature of in-work benefits ever since Family Income Supplement was introduced by Edward Heath's Conservative government in 1971. Paying couples benefit rates at less than twice the rate eligible individuals are entitled to is, moreover, intended to operate as an adjustment for the economies of scale that are assumed to occur when couples share the same household.

² Similar benefit rules apply to couples without dependent children and to same-sex couples who live together.

³ An exception is the married couple's allowance. Currently worth £238 per annum, its introduction by the Conservative government in 2015 can largely be seen as symbolic.

While it can be argued that this is unfair to couples⁴, removing or reducing this differential would only have limited impact on the financial disincentive faced when a lone parent marries or starts to cohabit, or on the lone parent ‘bonus’ which can arise when couples separate. This is because what has narrowly been referred to in these debates as the ‘couple penalty’ more accurately describes the effects of joint means testing in which the resources and needs of married and cohabiting couples are aggregated (Lister and Bennett, 2010). ‘Couple penalties’ would not in fact exist if eligibility for means-tested welfare were assessed individually, in the same way as tax liability, which treats married and cohabiting couples on the basis of their own income and circumstances (Adam and Brewer 2010).

4. Existing research and evidence

Despite the popular and intuitive appeal of ‘couple penalties’, there is a paucity of UK research which has examined its effects on partnering decisions. To date, most studies have been descriptive analyses exploring the size and distribution of financial differentials in means-tested benefits and tax credits between lone and couple parent households, from which behavioural effects are then imputed or inferred. Using a large representative sample of couples drawn from the Family Resources Study, Anderberg et al. (Anderberg et al., 2008) explored whether the UK welfare system subsidised or penalised couples who live together. Using data from 1994–95 to 2004–05, the analysis revealed couple penalties to be widespread and large; 20 per cent of couples faced a penalty of over £60 per week and penalties of more than £100 per week were not uncommon. Penalties tended to be larger for couples with children and those with fewer educational qualifications. Tax credits generated incentives in favour of family formation for some couples and disincentives for others, whereas Income Support generated only couple penalties. Factors which may limit the usefulness of the findings include the fact that the analysis ignored housing benefits, assumed that the employment and earnings of couples were constant before and after separating, and ignored the economies of scale that are assumed to arise when two adults share a household (Stafford and Roberts, 2009).

⁴ The rule does not apply to claimants who share a household with other family members or with house mates, only intimate partners.

Using a similar methodology to Anderberg, the Institute for Fiscal Studies (IFS) used a large representative sample of 14,000 couples with and without children and 15,000 single adults to estimate the hypothetical partnership penalty or premium facing a couple who separate, and also facing a single person if they were to start living with a partner (Adam and Brewer, 2010). The research did not explore whether the families would be financially better or worse off as lone parents or couples; simply how entitlement to means-tested benefits varied according to family situation. Nor did the methodology allow for exploration of the degree to which penalties and premiums actually influenced partnering behaviour. Based on data from 2006–07 and the tax and benefit system in 2010–11, the analysis found that 95% of couples with children have a couple penalty. The average penalty they faced was £85 per week. Similar results were found for single people who marry or start living with a partner.

Through estimating how net income and living expenses change when couples cease living together, Draper's review of couples penalties (Draper, 2009) sought to address more directly the issue of whether couples would be financially better or worse off by living apart or together. Using a set of stylised family types, the study compared the financial implications of couples living together or living apart. The calculations took account of tax and benefits in different family situations and the additional costs of housing but no account was taken of any savings in utility bills or food arising from two adults living together. The analysis found that 75 out of 98 hypothetical couples would have been better off living apart than together. As a group, single earner couples faced the largest penalties, while dual earner couples faced the least. The mean penalty was £69 a week. He concluded that affected couples would, on average, have been 20 per cent better off by separating or living apart.

A later study by Hirsch used a different set of stylised families and a different methodology to examine whether the UK welfare system provided a financial incentive for existing couples with children to separate (Hirsch, 2012). Adam and Brewer's study, he pointed out, only measured income differences, without commenting on the extent to which these may be offset by differences in living costs. Draper, on the other hand, took no account housing costs but did not factor in other economies of scale which might accrue as a result of shared living arrangements, for example food and utility bills (Hirsch 2012). Hirsch's study calculated whether a father,

mother and their children would be better or worse off living together than living apart using two benchmarks of being 'better' or 'worse off', the UK's Minimum Income Standard, and a measure based on the official government 'equivalence scale' drawn up by the OECD. Contrary to Draper, Hirsch found that, even though benefit income may rise when low-income couples separate, so do their living costs; previous studies, he argued, have either ignored or under-estimated the additional costs of running two households when separated, while under-estimating the cost savings that accrue from living as a couple. He concluded that there is "no couple penalty in the benefits system" and that "splitting up would make families on benefits between 4 and 6 per cent worse off relative to their needs" (Hirsch, 2012a: 28).

For all their valuable insights, findings based on a small number of stylised families are not statistically representative, nor do they fully reflect the wide variation in family circumstances (O'Donoghue and Sutherland, 1999). Results are also highly sensitive to the assumptions made regarding employment patterns and housing costs when couples separate (Stafford and Roberts, 2009). As the Draper and Hirsch studies show, changing the assumptions on which the calculations are based can produce very different results. More broadly, studies which merely document changing levels of household income and living costs in different household configurations tell us little about whether or not a couple's decision to live together or to separate is, in actuality, affected by financial differences in benefit entitlement

Impact studies exploring actual behavioural effects on partnering decisions are restricted to a small number of now out-dated econometric analyses which have produced similarly inconclusive and contradictory findings. Some studies found a strong link between benefit entitlement and the probability of partnership dissolution (Walker and Zhu, 2005), others only a weak association (Francesconi et al., 2009). In a follow-up to his earlier study, Anderberg found that parents, among whom the largest couple penalties are generally found, were less responsive to financial incentives in the welfare system than non-parents (Anderberg, 2008). However, the methodology did not address the reasons why. Taken as a whole across these various quantitative studies, findings suggest that although differential entitlement to UK means-tested benefits between lone and couple

parent families may have some effect on partnership dissolution, their influence and role remains poorly understood.

5. Research methods

Based on face to face interviews with 51 low-income mothers, the wider study from which this paper is drawn used qualitative methods to help fill the gap in research evidence. The study explored how the women made family formation, family dissolution and repartnering decisions in the period between 1997, when New Labour came to power, and 2013 when the study was conducted. In-depth, retrospective interviews investigated whether and to what extent eligibility for or entitlement to UK means-tested welfare may have influenced the decision to live with or apart, or to separate, from a partner or child's father.

Research participants were recruited via local schools and community centres and with the help of local family and housing support workers. Others were identified using snowballing techniques and personal contacts. Interviews took place in participants' homes and community venues. With participants' consent, interviews were digitally recorded and transcribed verbatim before being loaded onto Maxqda, a software package designed to facilitate the organisation and analysis of textual qualitative data. Transcribed data were analysed using a hierarchical thematic coding schema generated inductively from interview transcripts and deductively from theory and policy discourse.

Participants volunteered to take part in the research on the basis of informed consent according to the ethical guidelines of the Social Research Association (Social Research Association, 2003) and the British Sociological Association (British Sociological Association, 2002). Ethical approval for the study was also secured from the University of Bath Research Ethics Committee.

5.1 Selection criteria and achieved sample

Since economic theory suggests that the welfare system is potentially implicated in partnering behaviour mainly through its effects on earnings and household income, it was important to ensure that the sample included mothers with varied earnings and employment histories. Participants were also sought from a variety of social backgrounds and with varying levels of education; restricting the sample to the poorest or most disadvantaged mothers could have risked generating self-fulfilling findings which feed into stigmatised discourses.

The achieved sample of 51 mothers was drawn from different parts of Merseyside in the North West of England including neighbourhoods suffering from serious social and economic deprivation, as well as more affluent areas. All the women had all claimed UK means-tested benefits or tax credits on the grounds of being a lone parent and many had experience of claiming benefits jointly when married or cohabiting with a partner. Of the 51 participants, 26 had become lone parents through separation or divorce from a spouse or partner, 23 as a result of having a child when not living with a partner, and 2 had been widowed. At the time of the interview, 20 of the mothers were currently or had formerly been married, while 31 had never been married. Reflecting the qualitative nature of the research, a sample thus structured was not intended to be representative but rather capable of elucidating the many and diverse factors of potential influence underlying partnership decision-making and living arrangements.

5.2 Sample frame of sub-set used for the current article

Findings presented in this article focus on the circumstances surrounding relationship breakdown among a sub-set of 26 women who had become lone parents through separation or divorce from a spouse (15), or as a result of separating from a cohabiting partner (11). Of the 15 mothers who had been married prior to partnership dissolution, 11 had since divorced, 2 were legally separated and a further 2 were informally separated. Aged between 19 and 60, their social backgrounds and employment history were diverse, but all had been part of an intact couple prior to separating and claiming benefits or tax credits as a lone parent. Many women had since re-partnered, some through cohabitation, others through a first or subsequent marriage, and some had become lone

mothers on more than one occasion. 20 of the 26 mothers had left school without progressing into higher education, but several had later returned to education or training after having their children. All of the mothers had experience of paid work, although the extent of labour market participation and job type varied. Reflecting the ethnic make-up of the local population, all but one of the participants was white, and all but two were British born.

5.2. Limitations of the research

Though a relatively diverse sample was recruited, findings are not statistically representative. Further research using larger samples drawn from different geographic areas would help to validate and broaden the findings beyond this particular group and local context. A retrospective approach to interviews also carries the risk that participants may proffer inaccurate, distorted or one-sided narratives. Here, though, it was precisely mothers' personal accounts and subjective interpretations of events and actions that the research was interested in uncovering. Other limitations relate to the size and complexity of the subject matter. The multiple pathways through which welfare systems could potentially influence partnering decisions makes for a highly complex theoretical and empirical picture. Through providing some new insights into couple dynamics and mothers' partnering decisions, the research makes some tentative in-roads. However, a single face-to-face interview with a small sample of mothers can only hope to scratch the surface of what is multifaceted and complex field.

6. Research findings

6.1 Ignorance of eligibility and entitlement

The research found that, prior separating, very few of these mothers had been aware of any financial differentials in benefit entitlement between couples and lone parents, or of the extent to which eligibility or entitlement varied by family type. Indeed, awareness of what benefits they may have been entitled to receive as lone parents, or of the amount they might get, often only emerged after couples had parted.

It was a long time after we separated anyway that I knew that you could get such things as tax credits. I didn't even know I was eligible. (Wendy, 43, two children aged 18, 15)

Attitudes concerning the relative generosity or perceived unfairness of welfare payments applicable to different family types were thus predominantly formed post separation, strongly countering notions that 'family breakdown' had somehow been contrived as a means of gaming the welfare system. Nevertheless, although the decision to end their relationships was said by most mothers to have been unrelated to benefit eligibility or entitlement, concern over how they would manage financially after separating did however affect the timing of dissolution. Lack of awareness about benefit entitlement if they separated meant that some mothers remained in unhappy or abusive relationships much longer than they might otherwise have done. Sheer desperation eventually drove some to leave their partners without knowing how they would support themselves and their children.

Working full-time and a joint mortgagee on the family home, Shelley assumed she would not be entitled to financial help with housing costs so delayed leaving her partner because she had no savings and did not earn enough to pay rent on an alternative property. With her mental health in decline, she resolved to leave her husband regardless of the consequences

I was really unhappy for about two years before I left but it was financial reasons that stopped me leaving ... the thought of being on my own with no money, supporting two children, it just really did stop me from leaving him ... because I had nowhere to go, I didn't have any money ..., In the end I got that desperate I didn't care what happened, I just had to get away from him ... At the time I left I didn't know how I'd manage and I didn't care ... because I felt like I was going to have a breakdown if I stayed ... I just had to get away. (Shelley, 43, two children)

It was many months before she sought advice as to any benefits she might be eligible for. Finding out she was entitled to Housing and Council Tax Benefit enabled her to finance the cost of divorce proceedings, she conceded, while remaining adamant that she would have left her husband irrespective of any eligibility.

6.2 The search for emotional and financial stability

Strongly contesting the idea that they had engineered or ‘pretended’ to dissolve their partnerships in order to claim benefits as a lone parent, separating to secure emotional and financial stability ‘*for the sake of the children*’ emerged as a dominant theme. With a serially unfaithful and financially reckless partner, establishing a stable home life for her three children had been the driving factor behind Nina’s decision to leave him, not the ability to access financial help; in fact, as a non-European national, she had no eligibility for benefits. Though later awarded leave to remain and eligible to claim lone parent benefits, at the point of separation, Nina had little idea of how she would support herself and her children.

My reasons for leaving [my partner] were entirely unrelated, couldn’t have been more unrelated to benefits... We split up ... but [I was] unable to access any benefits because I didn’t have my leave to remain I had no idea how I’d support myself.... I couldn’t work, I had three young children.... I wasn’t able to access the welfare system, but I still left.... I didn’t have many choices ... but you just get on with things. (Nina, 46, three children)

Though financial concerns were at the forefront of her decision making, and grateful for the help the welfare system later granted her, he was adamant that neither eligibility for nor entitlement to benefits had played any part in the decision to leave her partner.

Recounting the circumstances of her marriage break-up, Sandra too, strongly challenged the notion that the separation and her subsequent claim for lone parent benefits has been contrived or motivated by the prospect of financial gain. However, money matters and debt did strongly feature:

One of the reasons we split up ... one of the big things was money!... He had a gambling addiction and it turned out we were in a lot of debt which I knew nothing about because he dealt with all the financial side of things. (Sandra, 29, one child)

The betrayal of trust she felt ended her marriage and, at the time of the interview, the couple were in the process of divorcing. She regretted the split, but it was entirely unrelated to benefit entitlement, she insisted.

6.3 Inequalities of finance and power in couples

Inequalities of power and income within couples also proved to be particularly salient to dissolution decisions. Even when the mother was earning and contributing financially to the household, male partners often exerted disproportionate influence and control over the family's economic resources. Such inequalities were a frequent cause of conflict which, in some cases, contributed to relationship breakdown. Prior to becoming pregnant, Kirstie had worked full-time but soon after the birth, her baby was diagnosed with cystic fibrosis. Giving up work to care for her child, she found herself financially dependent on her partner. Having previously earned her own income, restricted access to her partner's salary and Working Tax Credit became a source of growing tension and the couple argued bitterly over his spending habits, culminating in domestic violence.

I felt like it wasn't fair, we were living together, it should have been our money ... not his money, but he didn't see it like that, he [saw] it as his because he earned it, it's his money ... So he gave me very little ... If I did spend money it was just on the baby ... but it started getting bad ... I was like .., 'you're wasting your money on beer and ... we've got to get nappies' ... So we started arguing a lot more and then he hit me a few times... I probably should have thought of how I would manage but I just wanted to get away from him. (Kirstie, 21, one child)

In fact, caring full-time for a child with a serious health condition, she was eligible to claim Carer's Allowance for herself and Disability Living Allowance for the child, but unaware of her entitlement, she did not submit a claim until two years after she had separated.

6.4 Restricted access to the family's benefit income

For non-working mothers with an unemployed partner claiming out-of-work benefits, the added strain of being a dependent on a partner's claim was an important contributory factor in relationship breakdown. Restricted access to the jointly awarded benefit income, rather than any theoretical monetary gains that might arise as a result of partnership dissolution, was cited by several mothers as a key reason for the deterioration in and subsequent ending of their relationships. An especially problematic aspect of claiming as a couple was enforced financial dependency on an unemployed male 'breadwinner' who prioritised his own needs and personal spending above that of his partner or children. Lack of access to the joint benefit income paid into her partner's bank account, in combination with domestic abuse, was a key reason for Alice's relationship breakdown:

We were claiming benefits together because I informed the Jobcentre I was living with him. We got JSA but it all had to go into his account... so he had all the money ... any money he had left over had to go on weed or whatever he wanted for him or whatnot, or alcohol, so I didn't really have anything, no money at all ... When he actually turned round and hit me, I left.

(Alice, 24, one child)

As the day to day managers of the household budget but with little or no income of their own, these mothers were expected to get by on whatever amounts of money their partners deemed appropriate and chose to give them. Sarah's husband was frequently unemployed, and though she worked part-time to boost the family's low income, he pocketed a disproportionate share of the household's benefit income for his own personal spending. His casual earnings from odd jobs were treated as personal income, rather than distributed or spent for the benefit of the family. His financial selfishness, Sarah recounted, was a major factor in the ending of her marriage.

The money we got [claiming] as a couple, he always had to have a chunk of it, like his spending money, but if he went off and did an odd job [for cash], that was his money as well... I'd ... have to like budget money for two weeks but he still had to have a chunk of it for him to do what he wanted with it. ... I'd have to make do with what he left. (Sarah, 53, two children)

Some mothers disclosed that, because their partners had been the main jobseeker, as a 'dependent partner' on the claim, they had been unaware of the amount of benefits awarded to meet the needs of the family.

I didn't realise what he was getting for us money wise ... until I sorted it out myself ... because he used to lie about financial things ... I think he applied for [sickness and disability benefits] when he lost his job... I didn't even know I was down for it ... because he dealt with the money side of things. (Shelley, 43, two children)

For mothers whose options for paid employment were limited by childcare responsibilities, the hardship caused by a partner's profligacy or controlling behaviour was particularly acutely experienced. Being the 'dependent' on a male partner's claim had left some with little spending power and virtually no income of their own. With no access to the benefit income her husband claimed on behalf of the family, to secure some personal income, Catherine started part-time work. She relished the social contact and financial independence that earning her own, albeit very modest, income gave her, but because her wages reduced the family's benefits, her husband soon put a stop to it.

Working was ... a huge bone of contention because I wanted to work ... but [my husband] didn't want me to work. He was very possessive, very insecure, assumed that I would be sleeping around ... One Christmas I got a job ... on a conveyor belt ... [it was] mind numbing ... but it was ... my little bit of independence and money and it was getting me out of the house, but he put a stop to that ... because it was going to affect his benefits. (Catherine, 49, five children)

Left with no income of her own, she told of how being the dependent partner on her husband's claim had ultimately contributed to her divorcing him:

Having a joint claim⁵ became one of the reasons why we divorced ... He was claiming our benefits ... He told me he was going for a job interview... I subsequently found out that he'd used one week's benefit and drunk it all ... I was then left trying to support all of us and feed all of us for a fortnight – five children and two adults - on one week's money... One particular Christmas Eve he didn't come back till the day after Boxing Day. He left us with no gas, no electric and no food in the house and the children and I for Christmas dinner had a tin of biscuits, because I had no money, nothing. That, amongst other things, was the reason why we divorced. (Catherine, 49, five children)

6.5 Joint bank accounts

Having a joint bank account provided no guarantee that both partners had access to the benefit income. Layla and her partner claimed Jobseeker's Allowance jointly and had a joint bank account, but he controlled the finances and she rarely used her bank card or accessed the account to withdraw money. Trusting him to manage the pooled benefit income landed Layla in debt for the first time when she discovered that he had allowed the account to go overdrawn without her knowledge or consent. Her partner's lack of trustworthiness in handling the family's finances was cited as a contributory factor in her decision to separate.

All the money that we got, it went into ... a joint account ... I hardly used my bank card ... it was him who carried you know the bank card around, and I found out afterwards that it was overdrawn, he was in debt with the overdraft ... I didn't know we had an overdraft... it spiralled

⁵ Joint claims for Jobseekers Allowance were introduced in 2001 and were mandatory for unemployed couples born after 1957 but only for those with no dependent children. The Welfare Reform Act of 2009 legislated for the extension of joint claims to couples with children. However, this pre-dates the era to which the participant is referring. The term 'joint claims' used here and elsewhere by some others usually refers more generically to claiming jointly and being the 'dependent partner' on a couple claim made by a 'main claimant.'

out of control from there ... that was the only debt I ever had ... I got the blame for it, even though I knew nothing about it. (Layla, 23, one child)

Lilly had a joint account in which she and her husband pooled their earnings and Working Tax Credit. Violent and controlling, her husband refused to allow her access to the money, giving her a small housekeeping allowance instead and monitoring her spending to ensure any surplus was returned to the 'pot.'

I didn't deal with the money at that stage. Although we had our joint bank account... he used to check receipts, so if I went shopping, I had to give him the receipt and then the money went back into the pot. (Lilly, 42, two children)

Though desperate to leave, concern over how she would afford to pay the rent if she moved out acted as a powerful deterrent. Opening a secret savings account, her plan was to build up enough money to pay the deposit and rent advance needed to establish an independent household.

I was trying to save up for... a month's deposit and a month's rent ... My mother would send over a little bit of money ... so I had my own little separate bank account, a secret bank account! ... My runaway account! And then unfortunately the bank account was found ... I had to give it all to him ... Then I opened another little post office account, learnt to ... really hide things well ... and then started again from scratch. (Lilly, 42, two children)

Her plans took an unexpected turn when, following, a serious incident of domestic abuse, she and her children were removed to a place of safety by the police. Her employer kept her job open throughout this difficult transition and, once settled into her own flat, she ended her claim and returned to work full time.

6.6 Financial abuse

Among this group of mothers, stories of controlling behaviour and domestic abuse were not uncommon. Having previously claimed benefits independently, Melanie regretted giving up her lone parent status by moving in with her new, unemployed partner. When he was sanctioned for signing on for benefits late, the household began to slide into debt. Later, Melanie was forced to abandon their shared home for a women's refuge because the tenancy was in joint names and her partner refused to leave:

He left some horrendous bills and arrears ... He'd lock me out of the house, he'd take my car, then he'd lock me in and take the car... I'd have to ring the landlady and say 'I'm locked in or out, please can you help' and she'd say '... I can't because he's on the tenancy as well, it's joint, so I can't do anything without him agreeing'... It went to court to get him out the house because ... his name was on the tenancy ... and the benefits were actually paying for both of us together ... The landlady wouldn't give me a tenancy to give to the benefits with just my name on ... so we had to go to a refuge ... It was horrendous ... an absolute nightmare. (Melanie, 38, five children)

Even though she did not personally receive any of the Housing Benefit paid to her partner, as a joint tenant Melanie found herself jointly and severally liable for the rent arrears which, three years after separating, remained outstanding.

6.7 Better off as a lone parent?

While there was no evidence that partnership dissolution was incentivised by the availability of lone parent benefits, having left their partners, several mothers did acknowledge they were financially better off. Less due to the generosity of the benefit system, frequently it was owing to the parsimoniousness or profligacy of their former partners. Mothers who had left a controlling or financially abusive partner were often shocked at how much better off they were after separating. One married mother recounted how, only after having separated did she

realise how paltry her housekeeping allowance had been and how little of her husband's earnings had been redistributed within the household:

He paid all the bills and he gave me a wage and I had the family allowance ... he just give me enough money to live on for food ... When I went onto benefits after we split up, I was on the same money as he give me ... I was quite shocked to see how mean he was, because I was on the same money as that man was giving me when we were married! ... He kept me on a very tight rein, which I didn't realise until I went onto benefits ... He was meaner than the bloody benefit system! (Nadia, 59, three children)

Although there was typically less money overall going into the household, several women said they felt better off as lone parents due to having personal control over the family finances, as well as being better money managers and less self-centred in their spending patterns than their partners had been. Because their partners had often kept a disproportionate amount of household income to themselves, though modest, the money they had at their disposal as lone parents was therefore often in excess of what they had available to spend when living as a couple.

[When we were married] I'd try and get the money out of him for extra food ... but it wasn't easy ... because he said he was working and I wasn't, I was an at-home mum and he was actually slogging his guts out ... [After separating] because I was responsible for the finances, it made a huge amount of difference to me ... It probably wasn't the case that I'd got more money but it was because I was able to manage it myself, I felt a little bit independent ... We might have been better off before as a family but obviously he was siphoning it off wasn't he? (Beatrice, 40, three children)

8. Conclusions and discussion

Findings from this research indicate that, although financial issues often dominated these mothers' accounts of relationship breakdown, there was no evidence that dissolution decisions were incentivised by the prospect of higher benefit payments. Though mothers' financial concerns played an important role in decisions around the timing of separation, whether they would be eligible for lone parent benefits or how much they might get, was rarely at the forefront of their minds. Regardless of the different circumstances contributing to relationship breakdown for individual couples, what lay at the heart of these mothers' accounts was the search for emotional well-being and a desire for economic stability. Having separated, many mothers continued to struggle financially, but being economically independent and able to exercise financial autonomy and control over the household income, modest though it may have been, at least offered them some means of ameliorating the precarious economic situation most found themselves in, and of establishing a more stable environment in which to raise children.

That, prior to separating, very few mothers had been aware of their eligibility for benefits, or of any differences in entitlement between lone parents and couples, was strongly supportive of their assertions that the decision to leave a partner had been made independently of any possible entitlement to welfare benefits. Nor was there any evidence here of contrived 'family breakdown,' suggesting that mothers were somehow complicit in fabricated or fraudulent claims, by 'pretending' to separate for reasons of monetary gain or to avoid working. This is not to claim that lone parent benefit fraud does not exist, nor that some couples might choose to live apart, or present themselves as such, in order to avoid the effects of family means testing⁶, only that among this group of mothers who were married or openly cohabiting prior to separating, eligibility for or entitlement to lone parent benefits played no role in the decision to end their relationships.

⁶ Evidence that some lone parents may prefer to live apart from a partner, or present themselves as such, together with discussion of the circumstances and reasons why, is addressed in a separate paper (Griffiths, 2017).

Other aspects of the welfare system, however, clearly did play a part. A mother's restricted access to the household income when claiming benefits or tax credits as a couple was particularly apposite, so too was a partner's tendency to withhold a disproportionate amount of the family's benefit income, especially among mothers whose earnings potential was restricted by low skills and the presence of (young) children. The perception that a partner or father was not providing for his family, or that benefit money awarded for the children and family as a whole was being wasted or expended on personal items before rent and important household bills had been paid, was thus a more common reason for relationship instability than financial hardship alone. Rather than simply the absolute value of household income or the aggregate monetary value of benefits a household may be entitled to, more influential in decisions affecting partnering dissolution was thus the extent to which the female partner had access to, and some level of control over, the family's income and benefits.

The assumption that relationship difficulties associated with financial issues are only about the lack of money in a household was thus shown to be overly-simplistic. In this research, although low household income, debt and intermittent earnings were common sources of stress and relationship conflict, financial disputes were rarely ever only about the amount of money going into the household. At the heart of relationship discord, and of greater relevance to couples' disputes than low or inadequate household income, was who had control over and access to the money, and how it was distributed and spent. Joint accounts provided no guarantee that both members of the couple had access to the monies contained therein. On the contrary, regardless of whether earnings and benefit entitlements were paid into a separate or a joint account, female partners often experienced difficulties accessing a fair share of household income. Adding a further dimension to gendered analyses of intra-household finances (Burgoyne 1990, Pahl, 1995, Vogler, 1998), of greater relevance to these couples' disputes and more salient to partnership dissolution than simple lack of money, was unequal power and control over the jointly awarded benefit income. Also resonating strongly with previous research (Goode et al., 1998, Lister et al., 1999), in this study, who in a couple received which benefits, who had access to them and how benefit income was pooled, managed, distributed and spent mattered a great deal to family stability. In these respects, to the extent that the welfare system reinforces financial dependency on a partner and limits the economically weaker partner's access

to household income, the structure and administration of means-tested social security benefits can be seen to be having an important contributory effect.

9. Policy implications

As the UK moves to the full implementation of Universal Credit, findings from this research are timely.

Extrapolating from this study, findings here provide evidence in support of concerns raised that paying UC into only one account could potentially reinforce the economic dependency of married and cohabiting women (Bennett and Annesley, 2011, Women's Budget Group, 2011). Lack of independent income and increased dependency on a male partner could, in turn, increase the scope for financial abuse and coercive control, trapping some women and their children in violent or abusive relationships (Sharp, 2008, Howard, 2018). Similar concerns have been expressed in respect of women whose partner has a drug, alcohol, mental health or gambling problem (Rotik et al., 2011). The single monthly payment could also risk increasing rent arrears and evictions if money intended for rent is withheld, mismanaged or spent in other ways by one member of a couple. Joint claimants could find themselves in an invidious position: legally liable to pay the rent but unable to access that part of the UC payment intended to cover housing costs.

By providing new empirical insights into the unintended ways in which the design and administration of social security benefits can indirectly affect relationship dynamics in couples, findings strengthen the case in favour of reforming Universal Credit in ways which increase the financial independence of women and men who live together, or would like to. The Scottish government has been consulting on different ways in which UC could be paid to couples,⁷ for example by splitting the benefit equally by default or by allocating the full amount, or a larger percentage of the award, to the partner with primary caring responsibility. In Northern Ireland joint-claim couples can choose either to have the UC award paid into a single or joint account, or equally split between two bank accounts. However, in England and Wales, alternative payment arrangements for couples remain at the

⁷ The devolved governments in Scotland and Northern Ireland have some limited flexibilities over the way in which UC is paid. Claimants in Scotland, for example, can choose to have their award paid twice-monthly and to have the housing element paid directly to their landlord.

discretion of a Department for Work and Pensions decision maker and only in proven situations of domestic abuse or serious financial mismanagement⁸.

Universal Credit thus sends deeply contradictory messages to women and couples who live together. That claiming UC can oblige one member of a couple to be financially dependent on the other, and subject to the consequences of his or her partner's behaviour, flies in the face of UC's stated policy aims of promoting self-reliance and supporting claimants from 'welfare dependence' to independence. If further in-roads are to be made in terms of ensuring that means-tested social security benefits facilitate the economic empowerment of all claimants, addressing such fundamental contradictions will be key.

⁸ In January 2019, Amber Rudd, the Secretary of State for Work and Pensions made a commitment to ensuring that more UC payments go to the main carer in couples with children, though without providing any details of how this would be implemented, or when. <https://www.gov.uk/government/speeches/universal-credit-personal-welfare>

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